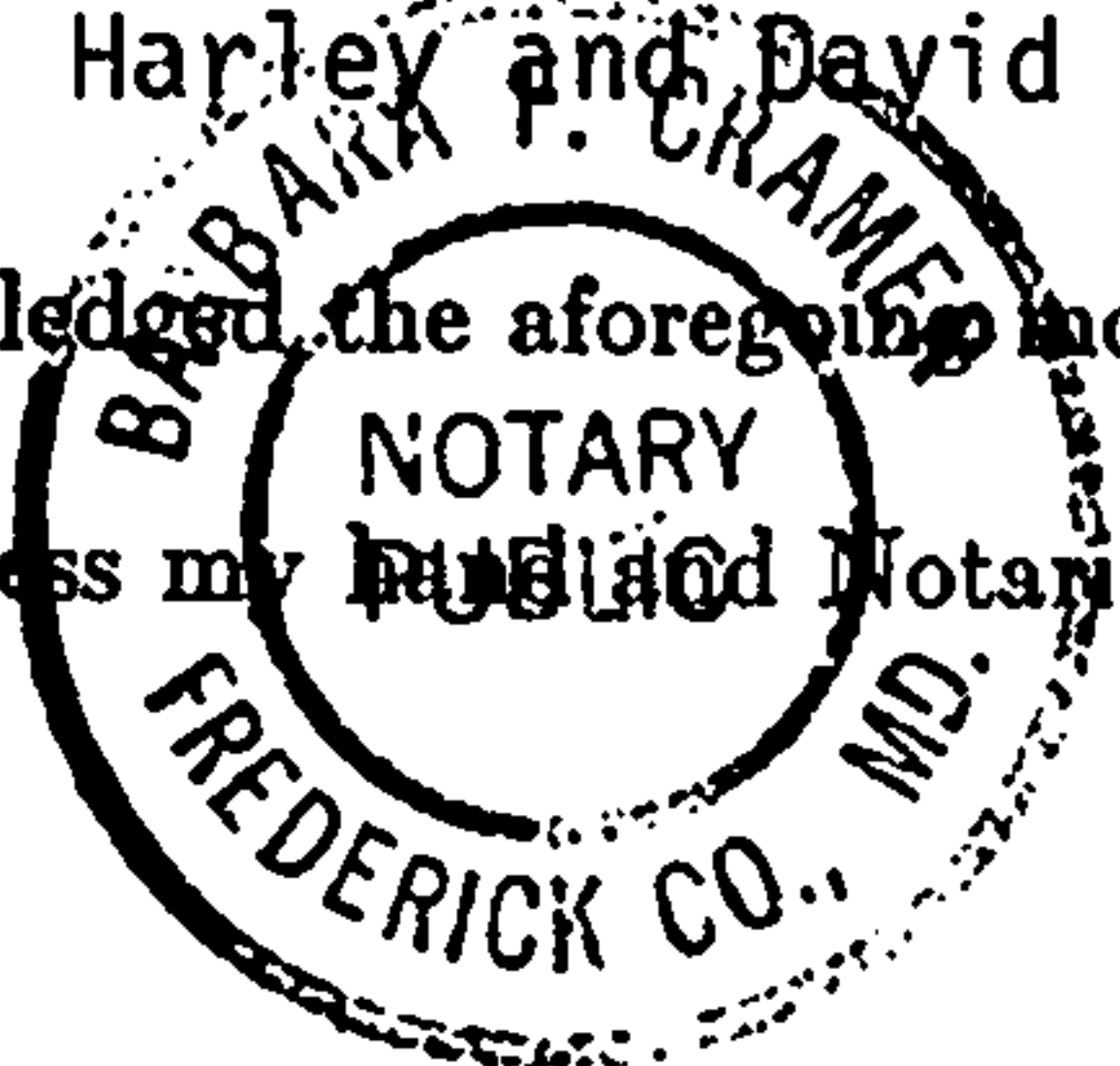


STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 2nd day of August, 1976, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared
Ruth G. Harley and David L. Phillips,
their
and acknowledged the foregoing mortgage to be ~~his~~ act and deed.

Witness my hand and Notarial Seal.



Barbara F. Cramer
Barbara F. Cramer NOTARY PUBLIC

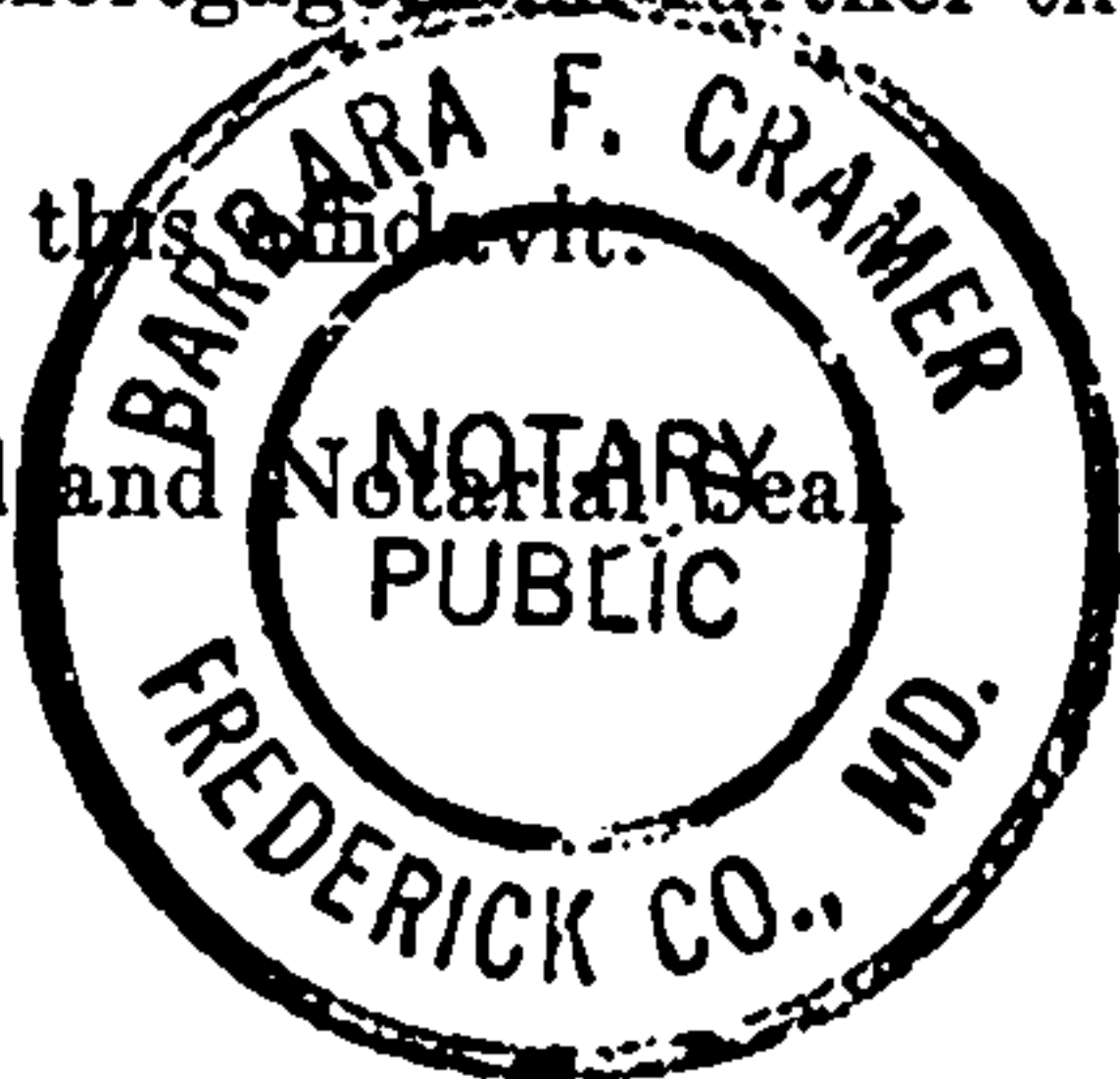
STATE OF MARYLAND, COUNTY OF Frederick TO WIT:

I HEREBY CERTIFY that on this 2nd day of August, 1976, before me, the subscriber, a Notary Public for the State of Maryland, in and for the County aforesaid, personally appeared

M. Margaret Gardner, V. Pres. & Treasurer, the party secured by the aforesaid Mortgage and made oath in due form of law that the consideration recited in the Mortgage is true and bona fide as therein set forth; and further that the amount of the loan, which said Mortgage has been given to secure, was paid over and disbursed by the party secured by the Mortgage, to either the borrowers or to the party responsible for disbursement of the funds in the closing transaction or their respective agent at a time no later than the final and complete execution of the Mortgage, and further that he is the duly authorized agent of

and has authority to make this and vit.

WITNESS my hand and Notarial Seal.



Barbara F. Cramer
Barbara F. Cramer NOTARY PUBLIC

121
AUG 4 1978
MORTGAGE

RUTH G. HARLEY and

DAVID L. PHILLIPS

INDEXED TO

FREDERICKTOWN BANK & TRUST COMPANY,

a body corporate

Rev. 3/76-B.

STEPLER and STEPLER

ATTORNEYS AT LAW

FREDERICK, Md. 21701

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

AUG 4 3 24 PM '76

LIBER 994 FOLIO 450

LAND ☐

CHARLES O. KELLER, CLERK